

RALPH A. FERRO, JR., ESQ.  
66 EAST MAIN STREET - 3RD FLOOR  
LITTLE FALLS, NJ 07424

Re: MARK H. CHO  
HELEN CHO  
363 VESTA COURT  
RIDGEWOOD, NJ 07450

Atty: RALPH A. FERRO, JR., ESQ.  
66 EAST MAIN STREET - 3RD FLOOR  
LITTLE FALLS, NJ 07424

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY**

**TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS AS OF 1/1/2025  
Chapter 13 Case # 24-16679**

**NOTE: THIS IS A BASE PLAN IN THE AMOUNT OF \$317,200.00**

**RECEIPTS AS OF 01/01/2025**

(Please Read Across)

Date	Amount	Source Document No.	Date	Amount	Source Document No.
08/20/2024	\$4,500.00		09/12/2024	\$5,300.00	
10/10/2024	\$4,500.00		11/13/2024	\$5,300.00	
12/19/2024	\$5,300.00				
Total Receipts: \$24,900.00 - Amount Refunded to Debtor: \$0.00 = Receipts Applied to Plan: \$24,900.00					

**LIST OF PAYMENTS TO CLAIMS AS OF 01/01/2025**

(Please Read Across)

Claimant Name	Date	Amount	Check #	Date	Amount	Check #
ROCKET MORTGAGE LLC	10/21/2024	\$6,718.72	934,524	11/18/2024	\$4,982.00	936,014

**CLAIMS AND DISTRIBUTIONS**

Claim #	Claimant Name	Class	Allowed Claim	Percent to be Paid	Paid	Unpaid Balance *
TTE	TRUSTEE COMPENSATION	ADMIN			1,396.00	TBD
ATTY	ATTORNEY (S) FEES	ADMIN	6,821.28	100.00%	6,821.28	0.00
COURT	CLERK OF COURT	ADMIN	0.00	100.00%	0.00	0.00
0001	AMERICAN CREDIT ACCEPTANCE	UNSECURED	10,000.00	*	0.00	
0002	AMERICAN EXPRESS NATIONAL BANK	UNSECURED	21,590.04	*	0.00	
0005	ARNEL MGMT COMPANY	UNSECURED	0.00	*	0.00	
0006	ASHLEY FUNDING SERVICES	UNSECURED	0.00	*	0.00	
0007	BANK OF AMERICA	UNSECURED	729.45	*	0.00	
0008	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	1,203.44	*	0.00	
0009	BLOOMINGDALE'S CITIBANK	UNSECURED	0.00	*	0.00	
0010	CAPITAL ONE BANK	UNSECURED	0.00	*	0.00	
0011	CAVALRY SPV I LLC	UNSECURED	10,871.80	*	0.00	
0012	LVNV FUNDING LLC	UNSECURED	7,549.68	*	0.00	
0013	CITIBANK/THE HOME DEPOT	UNSECURED	0.00	*	0.00	

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Claim #	Claimant Name	Class	Allowed Claim	Percent to be Paid	Paid	Unpaid Balance *
0014	DSNB/BLOOMINGDALES	UNSECURED	0.00	*	0.00	
0015	ENERBANK	UNSECURED	12,496.41	*	0.00	
0017	INTERNAL REVENUE SERVICE	PRIORITY	0.00	100.00%	0.00	
0018	JPMORGAN CHASE BANK NA	UNSECURED	8,433.81	*	0.00	
0020	LVNV FUNDING, LLC	UNSECURED	0.00	*	0.00	
0022	NORDSTROM/TD	UNSECURED	0.00	*	0.00	
0023	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	4,922.88	*	0.00	
0024	PRA RECEIVABLES MANAGEMENT LLC	UNSECURED	1,828.06	*	0.00	
0025	QUANTUM3 GROUP LLC	UNSECURED	4,651.83	*	0.00	
0027	ROCKET MORTGAGE LLC	(NEW) Prepetition /	260,828.83	100.00%	16,682.72	
0028	STATE OF NJ	PRIORITY	0.00	100.00%	0.00	
0029	TELECOM	UNSECURED	0.00	*	0.00	
0031	USAA SAVINGS BANK	UNSECURED	0.00	*	0.00	
0032	WELLS FARGO CARD SERVICES	UNSECURED	6,495.69	*	0.00	
0035	JPMORGAN CHASE BANK NA	UNSECURED	4,918.41	*	0.00	
0036	USAA FEDERAL SAVINGS BANK	UNSECURED	1,900.40	*	0.00	
0037	LVNV FUNDING LLC	UNSECURED	3,706.35	*	0.00	
0038	AMERICAN EXPRESS NATIONAL BANK	UNSECURED	10,068.00	*	0.00	
0039	AMERICAN EXPRESS NATIONAL BANK	UNSECURED	4,643.32	*	0.00	
0040	VERIZON BY AMERICAN INFOSOURCE A	UNSECURED	373.22	*	0.00	
0041	BANK OF AMERICA	UNSECURED	599.97	*	0.00	

**Total Paid: \$24,900.00**

See Summary

## SUMMARY

Summary of all receipts and disbursements from the date the case was filed , to and including: January 18, 2025.

Receipts: \$24,900.00 - Paid to Claims: \$16,682.72 - Admin Costs Paid: \$8,217.28 = Funds on Hand: \$0.00

**\*\*NOTE:** THIS REPORT IS NOT TO BE USED AS A PAYOFF FIGURE. ADDITIONAL ALLOWED CLAIMS AND OTHER VARIABLES MAY AFFECT THE AMOUNT TO COMPLETE THE PLAN.